

Important information is on the back of this Notice of Claim. PLEASE RETAIN

Filed in Clerks

Plaintiff

COUNTY DIV.3

Lake Superior Court

Name Robert & Mariya Skertich

Clerks Office

Address 309 N. Sherman St.

Small Claims Division

City Crown Point2293 N. Main St. Lorenzo Arendondo
Crown Point, IN CLERK LAKE SUPERIOR COURTState IN Zip Code 46307

Phone: (219) 755-3448,

Phone # 312-371-5229 Cell# Same

755-3454

Email: robert@pmroberts.com

Defendant #1

Name Equifax

Defendant #2

Address P.O. Box 4500Name ExperianCity AllenAddress P.O. Box 740241State TX Zip Code 75013City AtlantaPhone # 888-397-3742 Cell# NAState GA Zip Code 30374Email: hello@equifax.comPhone# 888-548-7878 Cell# NADefendant #3
Trans Union
555 W. Adams

Chicago, IL

60606

TO THE DEFENDANT:

You have been sued by the Plaintiff whose name appears above. YOU ARE HEREBY NOTIFIED that the trial of this claim is set for the 21 day of September, 2020 at 8:45 am/pm. If you fail to appear in the LAKE SUPERIOR COURT SMALL CLAIMS DIVISION 3 2293 North Main St., Crown Point, IN, Room A112, at the date and time set for trial, a default judgment may be entered against you. ALL PARTIES MUST BRING TO COURT 3 COPIES OF ALL DOCUMENTS THEY INTEND TO SUBMIT AS EVIDENCE TO THE JUDGE.

A brief statement of the nature of the Plaintiff's claim against you is as follows:

See Attached. →

remove erroneous info from credit reports.

Exhibits Attached: Account Contract Other Lease
(LANDLORD'S MUST ATTACH A COPY OF THE LEASE TO THIS DOCUMENT, IF ONE EXISTS, AND PROVIDE TO THE CLERK 1 ADDITIONAL COPY OF THE LEASE FOR EVERY PERSON SUED AT THE TIME SUIT IS FILED)

The Plaintiff demands judgment against the Defendant(s) for \$ 0.00 costs of this action, interest allowed by law and all other proper relief.

Robert J. Skertich Mariya Skertich

Signature of Plaintiff(s)

SERVICE INFORMATION

CERTIFIED MAIL DATE

SHERIFF

CLERK

BY DEPUTY

Lorenzo Arendondo

ML

DR 08/04/2020 (00TC50) 2.100353.011014788

NOTICE TO THE PARTIES

You may appear in person or by an Attorney. If the Defendant does not want to dispute Plaintiff's claim, the Defendant may nevertheless appear at said time and place for the purpose of allowing the Court to establish the method by which the judgment shall be paid. If the Defendant does not appear as scheduled on the reverse side, judgment by default may be entered against the Defendant and Defendant's earnings or property may be attached. If a Defendant has a counter-claim against the Plaintiff arising from the same transaction or occurrence, the Defendant may assert it in writing and deliver it to the Clerk no later than 10 days before the scheduled trial date. Failure to file such counter-claim within this time will give the Plaintiff the right to request a continuance. If a counter-claim exceeds the sum of Six Thousand (\$6000.00) Dollars, a Defendant may waive the excess and proceed to trial. However, a Defendant cannot sue for the balance at a later time. At the trial both parties should present all receipts, documents and witnesses that support the claim, defense or counterclaim. **ALL PARTIES SHALL BRING 3 COPIES OF ALL DOCUMENTS THEY INTEND TO SUBMIT AS EVIDENCE TO THE JUDGE; ONE FOR THEMSELVES, ONE FOR THE COURT, ONE FOR THE DEFENDANT.**

IF THE PLAINTIFF OR DEFENDANT IS A CORPORATION OR LLC, IT MUST BE REPRESENTED BY AN ATTORNEY AT LAW, unless the Plaintiff's claim is under Fifteen Hundred (\$1500.00) Dollars. If so, the corporate representative selected to represent the corporation must be a full-time corporate employee authorized by a written resolution of the Board of Directors of the Corporation. In addition thereto, such corporate representative must file an affidavit with the Clerk of the Court that he or she is not a disbarred attorney or the representative of a collection agency. **IF THE PLAINTIFF OR DEFENDANT IS A SOLE PROPRIETORSHIP OR PARTNERSHIP AND THE CLAIM IS OVER FIFTEEN HUNDRED DOLLARS (\$1500.00), THE OWNER/PARTNER MUST APPEAR IN PERSON OR HIRE AN ATTORNEY AT LAW.** If the claim is less than Fifteen Hundred Dollars (\$1500.00), the owner/partner may designate a full-time employee to appear on their behalf; the designated employee must have a written and signed authorization from the owner/partner. Furthermore, the representative must file an affidavit with the Clerk of the Court that he or she is not a disbarred attorney or the representative of a collection agency.

By filing a claim in the small claims court, Plaintiffs waive their right to trial by jury. If a Defendant desires trial by jury, a Defendant must file with the Clerk of the Court an affidavit which states that there are questions of fact requiring a trial by jury, and which specifies what those facts are and also states that your jury demand is intended in good faith. This paperwork must be filed within 10 days following Defendant's receipt of this Notice of Claim. Defendant's failure to timely file this paperwork with the Clerk may result in the request for a jury trial being denied. Furthermore, in order to obtain a trial by jury, the Defendant must pay a Seventy (\$70.00) Dollar transfer fee.

All out of Court settlements should be in writing and signed by all parties and filed with the Clerk of this Court.

If you cannot appear at the scheduled time for trial and want to request a continuance, you must submit, IN WRITING, the reasons why you cannot come to Court; this request needs to be sent to the Clerk of this Court; the Clerk must receive this request not less than 5 days before the trial date. The Clerk's address is listed on the front of this form. Continuances will only be granted upon the showing of good cause.

Unless the corporation, sole proprietorship/partnership or collection agency exceptions apply, you do not need an attorney to represent you. The trial will be conducted in an informal manner.

SERVICE INFORMATION

SHERIFF'S RETURN:

Come to hand _____, 20_____. 1. Served by delivering a true copy

to the within named _____, 2. Served by leaving a true copy at the last and usual

place of residence of _____, 3. The within named

is not found in my bailiwick. This the _____ day of

_____, 20_____.
_____, 20_____.

SHERIFF BY: _____

Robert J. Skertich
Mariya Skertich Plaintiffs

Equifax Credit Reporting
Trans Union Credit Reporting Defendants
Experian Credit Reporting

1. That the Plaintiffs have diligently and legally taken the steps to dispute erroneous errors reported incorrectly by the 3 defendants.
 - Plaintiff's hired Lexington Law Firm and over 1-year Lexington Law has sent over 165 letters and dispute documents to the creditors listed above and the 3 defendants demanding these unsubstantiated and erroneous listings be removed from their credit reports.
2. That the Plaintiff has the right to petition the court to demand that correction be enforced against the Defendants.
3. That the Plaintiffs are in the final process of petitioning the US Immigrations office to procure permanent visas to their 3 Adult, college educated children in Thailand to come to the USA and live and work.

The Defendants are to remove the following items from Robert J. Skertich and Mariya Skertich 3 credit reports, managed by the Defendants.

- a. US Bankruptcy Court Northern District of IL. (Eastern Division)
Petition. 14-40072. 11-04-2014.
 - Remove from all credit reports.
- b. US Bankruptcy Court Northern District of IL. (Eastern Division)
Petition. 18-17513.
 - Remove from all credit reports.
- c. Trustmark Recovery Comm Care 0189
 - Remove from all credit reports.
- d. Capital 1 Bank Account ending in 8556.
 - Report as Paid on time every time. Closed with \$0.00 Balance.

e. First Financial Bank of Omaha. Reporting \$ 00.00
Bal. on Account # [REDACTED]
• Report as Paid on time every time. Closed with \$0.00 Balance.

f. Capital One Bank. \$ 00.00 Bal. on Account # [REDACTED]
• Report as Paid on time every time. Closed with \$0.00 Balance.

g. Barclay Bank MasterCard 0031. 11-16.
• Report as Paid on time every time. Closed with \$0.00 Balance.

h. Chase. \$ 3000.00 High balance. 05-2017 [REDACTED]
• Report as Paid on time every time. Closed with \$0.00 Balance.

i. American Express \$ 1,3165.20. Pd of 02-03-20
• * Report as Paid on time every time. Closed with \$0.00 Balance.

That the following accounts are to be reported as follows.

Amsher Collection. Team Mobile.

- Paid on time and as agreed.

The following accounts are to be removed from:

- Trans Union
- Equifax
- Experian

Removing the following accounts from the Plaintiff's 3 credit reports.

a. JPMCB	Account Ending in	7244
b. JPMCB	Account Ending in	9972
c. American Express	Account Ending in	5503



SUPERIOR COURT OF LAKE COUNTY

COUNTY DIVISION, ROOM THREE

JUDGE JULIE N. CANTRELL

(219) 755-3600 FAX (219) 755-3606

Due to COVID-19 / Coronavirus public health emergency, Lake Superior Court, County Division 3, will be holding remote hearings on as many cases as possible. If you have an upcoming hearing in court, you may attend remotely, using a video-conferencing app on your phone, tablet, or computer. We are encouraging all attorneys and litigants to participate to limit the number of people in the Lake County Government Center and courtroom.

To appear remotely, you must notify the Court as soon as possible at the following email address LC_Division3@lakecountyin.org. You must include your email address, telephone number, current address and your cause number (i.e. 45D09-2005-CM-00001). You will then be sent an invitation to appear remotely through zoom.us. If you are scheduled for court in the morning you must be available to appear between 8:30 a.m. and 12:00 p.m. on the day of court. If your hearing is set in the afternoon you must be available to appear between 1:00 p.m. and 4:00 p.m. on the day of court. If you request to appear remotely and you are not available when the Court contacts you, the proceedings may proceed without your participation. This may result in a failure to appear for criminal matters and a default, dismissal, or other adverse consequences against you for civil matters. If you have questions about your hearing, you can always look up your case on mycase.in.gov or contact the court directly. The Indiana Office of Judicial Administration has also put together information and helpful tips for attending remote court hearings at the following website www.in.gov/judiciary/files/remote-hearings-tips.pdf

If you are appearing remotely for a bench trial, especially a civil trial, all evidence, exhibits, photographs must be submitted to the clerk's office prior to your trial date. They will be downloaded into the court's odyssey case management system and viewed online. Please be advised, glossy photographs do not scan well. A flash drive or compact disc may be a better alternative. Also, please limit the number of pictures and only send what is essential to your case.

Finally, please note that Rule 2.17 of the Indiana Code of Judicial Conduct, entitled, "Prohibiting Broadcasting of Proceedings," provides that judges must prohibit the recording of Court proceedings. Accordingly, everyone who in any way participates in, sees, or hears the Court proceedings is now ordered that they shall not record the proceedings in any way. Violations of this rule and Order shall be punishable by Contempt of Court.

DR 08/04/2020 (00TC50) 7.100353.011014788

NOTICE

Lake Superior Court, County Division 3
2293 N Main Street
Crown Point Indiana 46307

Robert Skertich, Mariya Skertich v. Equifax, Experian, Trans Union

45D09-2007-SC-003807

45D09-2007-SC-003807

To: Trans Union
555 W Adams
Chicago, IL 60661

If your notice is for a CIVIL/SMALL CLAIMS case, please report to Lake County Division 3, Administration Building, Room A112.

EVENTS

File Stamped /

Entry Date Order Signed Event and Comments

07/28/2020	Hearing Scheduling Activity Bench Trial scheduled for 09/04/2020 at 8:45 AM.
------------	---

OTHER PARTY - NOTICED

Mariya Skertich (Plaintiff)
Equifax (Defendant)

OTHER PARTY - ENOTICED

Experian (Defendant)
Robert Skertich (Plaintiff)

08/04/2020

2020-07-28 08:45:00